

A group of diverse children and teenagers are smiling and standing in a line against a red background. The central figure is a young boy with spiky blonde hair wearing a purple long-sleeved shirt.

WV Children's Health Insurance Program (WVCHIP)

The West Virginia Children's Health Insurance Program is a low cost health care plan for children and teenagers of working families.

- doctor visits, prescriptions, vision screenings, dental exams and more -

There is no cost to apply and no premiums or deductibles to pay.

**Call toll-free
1-877-982-2447**

**for more information,
an application or to apply by phone**

Translation Services Available

**Now apply online!
www.wvinroads.org**

www.wvchip.org

Who Qualifies for WV CHIP?

- ◆ **Age** - Children under age 19.
- ◆ **Income** - Qualifying income is based on the family's monthly or yearly gross income (before taxes) and family size. A family consists of a child or children and their natural or adoptive parents living together in the same home. (Step-parents and grandparents in the home are not counted, unless they have adopted the child). Expectant children can be applied to the family size.

Applicants can qualify for several income deductions. This could help a family qualify for CHIP if their family income is above the maximum limit.

Family Size	Monthly Maximum Income	Yearly Maximum Income
2	\$2,082	\$24,980
3	\$2,612	\$31,640
4	\$3,142	\$37,700
5	\$3,672	\$44,060
6	\$4,202	\$50,420

- ◆ **Insurance** - If your child is covered by another health insurance plan, or was covered at any time during the past six months, the child may not be eligible. Call the toll-free helpline at 1-877-982-2447 for insurance exceptions.
- ◆ **Copayments** - There are no copays on preventive care, dental, vision or generic prescriptions. Higher income families will be responsible for copays on inpatient services, outpatient procedures, non-well visits and emergency room visits. All members will be subject to a copay on brand name prescriptions. Copayments will be required until maximum limit has been met for the year.